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10/694,269

10/29/2003

Tsuyoshi Uehara

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23400 7590 02/10/2009  
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EXAMINER

LEMIEUX, JESSICA

ART UNIT

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**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

<b>Office Action Summary</b>	<b>Application No.</b> 10/694,269	<b>Applicant(s)</b> UEHARA ET AL.	
	<b>Examiner</b> JESSICA L. LEMIEUX	<b>Art Unit</b> 3693	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

### Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

### Status

- 1) ☒ Responsive to communication(s) filed on 12 November 2008.
- 2a) ☐ This action is **FINAL**.                      2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

### Disposition of Claims

- 4) ☒ Claim(s) 1,2,11 and 14-19 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-2,11 and 14-19 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

### Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

### Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \*    c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

### Attachment(s)

- |  |   |
|--|---|
| 1) <input type="checkbox"/> Notice of References Cited (PTO-892)                       | 4) <input type="checkbox"/> Interview Summary (PTO-413)           |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)   | Paper No(s)/Mail Date. _____                                      |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date <u>10/21/2008 &amp; 12/11/2008</u> .                             | 6) <input type="checkbox"/> Other: _____                          |

## **DETAILED ACTION**

### ***Continued Examination Under 37 CFR 1.114***

1. A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on November 12<sup>th</sup>, 2008 has been entered.

### ***Status of Claims***

2. Claims 1-2, 11 and 14-19 are currently pending.

***Response to Arguments***

3. Applicant argues that "the examiner erroneously contends if this number (invoice ID) can be used to inquire about the transaction, it must be linked to all aspects related to the invoice." Applicant further argues that "it is common practice for a payment for an issued invoice to be separated from an invoice ID." Examiner respectfully disagrees. Kitchen specifically states "any customer care inquiry will automatically reference the particular account number... and the invoice number..." Utilizing this screen the payee can see payment status. A payor can use this same screen to review detailed bill presentment information, make payments, access other invoice related information such as terms and conditions, contact customer care and check payment status. Therefore since, both the payee and payor are using the same id to reference a particular invoice, the prior art teaches a unique identification code tied to the invoice.

4. Applicant argues that the prior art does not specifically teach the "supplier receives, from the second finance system, the electronic deposit/withdrawal statement having said unique identification code generated by the supplier system; and the unique identification code in the electronic deposit/withdrawal statement received by the supplier from the second finance system is the same unique identification code generated by the supplier system and sent from the supplier system to the server to the first finance system to the second finance system to said supplier system." Examiner notes that these arguments are made with respect to the amended claim language.

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Applicant's arguments have been considered but are moot in view of the new ground(s) of rejection.

5. In response to applicant's argument that there is no suggestion to combine the references, the examiner recognizes that obviousness can only be established by combining or modifying the teachings of the prior art to produce the claimed invention where there is some teaching, suggestion, or motivation to do so found either in the references themselves or in the knowledge generally available to one of ordinary skill in the art. See *In re Fine*, 837 F.2d 1071, 5 USPQ2d 1596 (Fed. Cir. 1988) and *In re Jones*, 958 F.2d 347, 21 USPQ2d 1941 (Fed. Cir. 1992). In this case, the references all deal with invoice or billing processing/reconciliation. Applicant's claims are a combination of electronic funds transfer utilizing a "unique identification code" and invoice reconciliation. Bednar teaches electronic funds transfer and invoice reconciliation utilizing the transaction system proposed by Applicant. Kitchen is also a transaction system and teaches a "biller invoice number", which can be a unique identification code given by the biller as is well-known in invoice art.

Therefore, it would be obvious to utilize Kitchen to modify Bednar to use a known technique to improve similar art in the same way.

### ***Claim Rejections - 35 USC § 103***

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

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6. Claims 1-2, 11, 14-15 and 17-18 are rejected under 35 U.S.C. 103(a) as being unpatentable over US Patent Number 5,832,460 to Bednar et al (hereinafter Bednar) in view of US Patent Number 6,289,322 to Kitchen et al (hereinafter Kitchen).

Applicant's claims are a combination of electronic funds transfer utilizing a "unique identification code" and invoice reconciliation. Bednar teaches electronic funds transfer and invoice reconciliation utilizing the transaction system proposed by Applicant. Kitchen is also a transaction system and teaches a "biller invoice number", which can be a unique identification code given by the biller as is well-known in invoice art.

As per claims 1 and 11

Bednar discloses a method, system and apparatus for managing transactions and settlements, comprising:

- a. A supplier system used by a supplier who issues an invoice (columns 2-3);
- b. A buyer system used by a buyer who receives the invoice (columns 2-3);
- c. A second finance system which has a bank account of the supplier and a first finance system which has a bank account of the buyer and performs deposit/withdrawal processing from the bank account of the buyer to the bank account of the supplier (columns 2-3);
- d. A server which is connected communicably with the supplier system, the buyer system and the first finance system via a communication network (columns 2-3);
- e. The server receives, from the supplier system, an electronic invoice on which a unique identification code for identifying the invoice is generated by the supplier system (columns 2-3).
- f. The server registers the received electronic invoice in a database (columns 2-3).
- g. The server transmits, to the buyer system, a GUI screen for showing contents of the electronic invoice registered in the database and for allowing the buyer to approve the contents of the electronic invoice, and causes the buyer system to display the GUI screen (columns 2-3).
- h. The server or buyer system automatically creates a transfer request telegraphic message having the unique identification code written on the registered electronic invoice, on the basis of the registered electronic invoice approved by the buyer, in response to that the buyer has approved the contents of the electronic invoice displayed on the GUI screen by the buyer system, and then transmits the transfer request telegraphic message to the first finance system (columns 2-3).
- i. Upon reception of the transfer request telegraphic message having the unique identification code at said first finance system, the first finance system performs the deposit/withdrawal processing for a payment of the approved electronic invoice having the unique identification code, wherein in the deposit/withdrawal processing: (1)

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the amount of the approved electronic invoice is withdrawn from the bank account of the buyer and deposited into the bank account of the supplier, and (2) corresponding to the withdrawal and deposit of the amount of the approved electronic invoice the unique identification code in the transfer request telegraphic message is transmitted from the first finance system to the second finance system (columns 2-3).

j. The second finance system transmits, to the server or the supplier system, an electronic deposit/withdrawal detailed statement describing that a deposit is made to the bank account of the supplier, the electronic deposit/withdrawal detailed statement having the unique identification code received from the first finance system (columns 2-3).

Bednar does not specifically teach the unique identification code for the invoice. Bednar does teach an "account number" tied to the invoice (column 4, lines 10-18).

Kitchen teaches a unique identification code i.e. "account number," "biller invoice number" and "payment confirmation number" (column 3-4 and column 17-18). Examiner notes that if this number can be used to inquire about the transaction, it is linked to invoice-related information.

Therefore it would have been obvious to one skilled in the art at the time of invention to have modified the transaction and settlement processing system of Bednar to include a unique identification code or biller invoice number of Kitchen as a more efficient way to track a bill in progress. Examiner further notes that both Kitchen and Bednar teach the presentation of bills over a computer to the client via a GUI screen.

Bednar further teaches said supplier receives, from the second finance system, the electronic deposit/withdrawal statement having said unique identification code generated by the supplier system (columns 2-3).

Bednar does not specifically teach and the unique identification code in the electronic deposit/withdrawal statement received by the supplier from the second finance system is the same unique identification code generated by the supplier system and sent from the supplier system to the server to the first finance system to the second finance system to said supplier system.

Kitchen teaches a unique identification code i.e. "account number," "biller invoice number" and "payment confirmation number" (column 3-4 and column 17-18). Examiner notes that if this number can be used to inquire about the transaction, it is linked to invoice-related information. Kitchen also specifically states "any customer care inquiry will automatically reference the particular account number... and the invoice number..." Utilizing this screen the payee can see payment status. A payor can use this same screen to review detailed bill presentment information, make payments, access other invoice related information such as terms and conditions, contact customer care and check payment status. Therefore since, both the payee and payor are using the same id to reference a particular invoice, the prior art teaches a unique identification code tied to the invoice.

Therefore it would have been obvious to one skilled in the art at the time of invention to modify the transaction and settlement processing system of Bednar to include the unique identification code in the electronic deposit/withdrawal statement received by the supplier from the second finance system is the same unique

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identification code generated by the supplier system and sent from the supplier system to the server to the first finance system to the second finance system to said supplier system as taught by Kitchen to use a known technique to improve similar art in the same way.

As per claim 2

Bednar discloses the transaction and settlement system further comprising the step in which when the supplier system receives the electronic deposit/withdrawal detailed statement, the supplier system automatically searches an electronic invoice having the unique identification code possessed by the deposit/withdrawal detailed statement, from among a plurality of electronic invoices held by the supplier system, the supplier system reconciles the searched electronic invoice (columns 2-4). Bednar further discloses specifying (reconciling) an invoice (columns 2-3) by means of the electronic deposit/withdrawal detailed statement which is received from the finance system.

Bednar does not specifically teach the unique identification code identical to said unique identification code in the electronic deposit/withdrawal statement received from the second finance system.

Kitchen teaches a unique identification code i.e. "account number," "biller invoice number" and "payment confirmation number" (column 3-4 and column 17-18). Examiner notes that if this number can be used to inquire about the transaction, it is linked to invoice-related information.

Therefore it would have been obvious to one skilled in the art at the time of invention to have modified the transaction and settlement processing system of Bednar to include a unique identification code or biller invoice number of Kitchen as a more efficient way to track a bill in progress and the unique identification code identical to said unique identification code in the electronic deposit/withdrawal statement received from the second finance system to synch the two systems. Examiner further notes that both Kitchen and Bednar teach the presentation of bills over a computer to the client via a GUI screen.

Bednar does not specifically teach the unique identification code for the invoice.

Kitchen teaches a unique identification code or "biller invoice number" (columns 3-4 and columns 17-18).



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Therefore it would have been obvious to one skilled in the art at the time of invention to have modified the transaction and settlement processing system of Bednar to include a unique identification code or biller invoice number of Kitchen because it is an efficient way to track a bill in progress.

As per claims 14 and 19

Bednar discloses a method, system and apparatus for transaction and settlements further comprising the steps in which:

- a. The server registers a status of the registered electronic invoice in a database (columns 2-3);
- b. The first finance system notifies the server of a withdrawal from the bank account of the buyer by means of deposit/withdrawal processing (columns 2-3);
- c. The server updates the status of the electronic invoice managed in the database to transfer request in progress, when the transfer request telegraphic message is transmitted to the first finance system or when the finance system notifies of a withdrawal from the bank account of the buyer by the deposit/withdrawal processing (columns 2-3); and
- d. The server notifies the supplier system of the updated status (columns 2-3).

As per claim 15

Kitchen discloses the transaction and settlement method system and apparatus further comprising the step in which the server updates the status of the electronic invoice managed in the database to an opened status, when transmitting, to the buyer system, the GUI screen showing the contents of the electronic invoice, and causing the buyer system to display the GUI screen (columns 3-4 and Figure 15).

As per claims 17 and 18

Kitchen teaches the transaction and settlement method, system and apparatus further comprising the step in which the server manages the status of each electronic invoice as opened and transfer request in progress and notifies the supplier system (column 3).

7. Claim 16 is rejected under 35 U.S.C. 103(a) as being unpatentable over US Patent Number 5,832,460 to Bednar et al (hereinafter Bednar) in view of US Patent Number 6,289,322 to Kitchen et al (hereinafter Kitchen) and further in view of Quicken vs. Money from SmartComputing (hereinafter Quicken).

As per claim 16

The combination of Kitchen and Bednar disclose bill presentation over a network utilizing a GUI screen and a unique identification code.

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Kitchen and Bednar do not specifically teach the transaction and settlement system further comprising a calendar GUI preparation step in which the server prepares a calendar GUI screen displaying a calendar, an invoice mark pasting step in which the server automatically pastes a mark indicating the electronic invoice registered in the database and the status of the electronic invoice managed in the database, in a space for a date of receipt of the electronic invoice, on the calendar of the GUI screen, a calendar GUI supplying step in which the server supplies the calendar GUI screen that has the mark on the electronic invoice and the status thereof pasted thereon, to the buyer system, and causes the buyer system to display the calendar GUI screen, and a mark changing step in which the server changes the display of the mark pasted on the calendar to display showing the status obtained after the change, in response to a change of the status managed in the database for the electronic invoice indicated by the mark.

Quicken discloses "financial programs let you pay bills electronically," you can track bank accounts, pay and receive bills online, create budgets, choose from 30 reports and graphs, and use limited investment tracking" (page 2). It details how "Quicken Deluxe 99's financial calendar lets you drag and drop transactions to schedule them for future payments" (page 2). Additionally, Quicken discloses "Money 99 Basic now contains a financial calendar that lets you see and sort paid bills and those that are still upcoming. With the E-bills feature, you can receive and pay bills through the Internet" (page 4).

Therefore it would have been obvious to one skilled in the art at the time of invention to have modified the bill presentation system over a network utilizing a GUI screen and a unique identification code of Kitchen and Bednar to include a GUI calendar screen taught by Quicken to assist in presenting the client with bill information, making the system more user friendly and convenient to use.

### ***Conclusion***

Any inquiry concerning this communication or earlier communications from the examiner should be directed to JESSICA L. LEMIEUX whose telephone number is (571)270-3445. The examiner can normally be reached on Monday-Thursday 8AM-5PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Kramer can be reached on 571-272-6783. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/James A. Kramer/  
Supervisory Patent Examiner, Art Unit 3693

Jessica L Lemieux  
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February 2009